A copy of this *Notice to Litigants* should be served on the defendant along with the Summons and Complaint.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS

NOTICE TO LITIGANTS

You have been named as a defendant in an adversary proceeding, the outcome of which could affect your bankruptcy discharge. Even if you have already received a discharge, this is a serious matter that you should not ignore.

Individual litigants are entitled to appear without an attorney and represent themselves in the Bankruptcy Court. However, the rules can be quite technical and failure to comply with the rules can have severe consequences. Before deciding to appear on your own, you should consider consulting an attorney. If you were represented in your chapter 7 or 13 bankruptcy case by counsel, you should notify that attorney that you have been named as a defendant.

If you cannot afford an attorney, you may be eligible for free legal representation through Legal Aid of NorthWest Texas (LANWT) or the Dallas Volunteer Attorney Program (DVAP). To determine if you are eligible, you must apply for legal representation at a regularly–scheduled neighborhood legal clinic. In addition, if you were recently represented by an attorney in a chapter 7 or 13 case, you should notify that attorney immediately.

Upon application at a neighborhood legal clinic, you will be screened for eligibility based on your current income and the availability of any other assets to pay for legal services. If it is determined that you are eligible, an attorney may be found who will represent you without payment of attorneys' fees. Please note that, even if you are eligible, you may still be responsible for the payment of costs, such as court reporter fees, deposition transcripts, court transcripts, postage and copies.

On the last page of this notice, you will find a list of neighborhood legal clinics, their locations, and the times they meet. When you make contact with DVAP or LANWT, please have your copy of the summons and complaint with you, as well as a copy of any *Schedule of Assets* and Liabilities and Statement of Financial Affairs filed in your bankruptcy case.

Neighborhood Legal Clinics

EAST DALLAS

1st & 3rd Thursdays at 5:00 pm Grace United Methodist Church 4105 Junius at Haskell Dallas, TX 75246

FRIENDSHIP WEST BAPTIST CHURCH

3rd Wednesday at 5:30 pm 2020 West Wheatland Road Dallas, Texas 75232

WEST DALLAS

2nd & 4th Thursdays at 5:00 pm Wesley–Rankin Community Center 3107 N. Winnetka Dallas, Texas 75212

SOUTH DALLAS

1st, 2nd and 4th Tuesdays at 5:00 pm Martin Luther King, Jr. Center Core Services Building, 2922 Martin Luther King Blvd., Room 122 Dallas, Texas 75215

TRIANGLE NEIGHBORHOOD

3rd Tuesdays at 5:00 pm (excluding summer) St. Phillip.s Community Center 1600 Pennsylvania Avenue Dallas, Texas 75215

GARLAND

3rd Thursday at 5:00 pm (excluding December) Salvation Army Downtown Garland 457 W. Avenue D Garland, Texas 75040

FORT WORTH

3rd Tuesday at 5:00 pm (excluding December) Legal Aid of NorthWest Texas 600 E. Weatherford St Fort Worth, TX 76102

PLEASE TAKE NOTE

Clinics may be cancelled because of bad weather, federal holidays, or during elections. To confirm that a clinic will occur as scheduled, contact (214) 243–2247 for Dallas or Garland clinics, or (800) 955–3959 for Fort Worth clinics.

Please bring proof of income and residency, as well as a copy of the *Schedule of Assets and Liabilities and Statement of Financial Affairs* filed in your bankruptcy case and the summons and complaint. If you have been sued, please bring your legal documents.